

2:22 - CV-01395 - GAM

October 7, 2022

To: IRS
Stop 31313
Fresno, CA 93888

From: James R. and Natalie F. Williams
2246 Locust Drive
Lansdale, PA 19446
williamsj2362@gmail.com

REC'D OCT 11

It is our understanding that the mission of the IRS is to provide America's taxpayers top quality service by helping them understand and meet their tax responsibilities and enforce the law with integrity and fairness to all. We question whether we have been treated with fairness. Please see the attached letter entitled: "Notice of Claim for Property Tax Lawsuit."

We live in a very affluent community of over two hundred homes with an African American population of less than 2%. While that does not convey the many challenges that we have faced, it is naïve to think that our journey has not been filled with many concerns because of it.

It started when we attempted to secure a mortgage for the purchase of our home. Shortly after the closing my deed was recorded. It is my understanding that the original deed should have been presented to us during closing. Instead, our deed was recorded on the County and State registries without our permission. It is our understanding that recording of deeds is optional according to the State Constitution and is left to the home buyers discretion. Please see the attached letter entitled

The relationship that we have with those who claim to own our mortgage has been a one-sided unilateral contract. They securitized our mortgage (without my permission) and never informed us of a Pooling and Service Agreement. The SSA89 form was never disclosed to us. The Bloomberg Securitization Audit we secured revealed that over \$864,000,000.00 was generated from the bond that MERS created. They used OUR CREDIT, WITHOUT OUR PERMISSION to create this bond.

According to an accounting audit performed on our mortgage the balance as of January 1, 2021 was \$353,367.52. Mr. Cooper sent us a statement saying that the balance on our mortgage is \$441,352.82. What? My wife's credit profile currently states that we owe \$490,282.00. In January of 2021, we placed our mortgage into Pandemic Relief forbearance. We were under the impression that our mortgage value would not increase as a result of the forbearance. Please investigate.

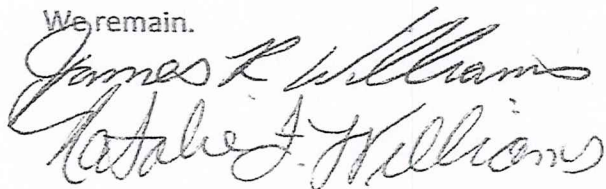
Our research reveals that Mr. Cooper professes to own/service a mortgage that we believe to be fraudulent. The company who set this mortgage up and who has since gone out of business (Lehman Brothers Bank) was not registered to do business in the State of Pennsylvania at the time they acquired our mortgage. Moreover, the company that Lehman Brothers acquired our

mortgage from was not registered to do business in Pennsylvania. The title was never properly transferred. How can you transfer ownership of something that you don't own that never should have been recorded in the first place? Please take note of the enclosed "Notice of Claim for Property Tax Lawsuit" and its list of demands.

It is with great trepidation and frustration that we submit this filing. Trepidation because of what we consider the possible response of those who consider themselves our current mortgage company. It is our contention that they do not legally own our mortgage and do not have the right to collect mortgage payments. We want Mr. Cooper and my township to be held accountable for their activities. Frustration has set in because of what the mortgage company has financially done to us. We are requesting an audit of our account that Mr. Cooper claims to own and a review of what my township has done recording our deed. I am so grateful for the services of our Power of Attorney Mr. Orlando Antonio Acosta. You have permission to contact him as needed at 267-255-3781.

Thank you and we look forward to holding these people accountable.

We remain.

The block contains two handwritten signatures in cursive. The first signature is "James R. Williams" and the second signature is "Natalie J. Williams".

Enclosed is a copy of both Federal and State filing of this case.

Federal 2:22-cv-01395-GAM

State 2022-17421-0000

In addition to notifying the IRS we are notifying the US Department of Justice and the State Attorney General.

James and Natalie F. Williams
2246 Locust Drive
Lansdale, PA 19446

May 11, 2022

I/C of Patricia Gramm
Tax Collector
1432 N Grange Ave
Collegeville, PA 19426

"NOTICE OF CLAIM FOR PROPERTY TAX LAWSUIT"

I'm serving my "Notice of Claim" for violation of my Constitutional Rights pursuant to 18 U.S.C Sec. 241, and Sec. 2414 Conspiracy against Rights, and Racketeering Statutes (R.I.C.O.), and for Conspiracy against rights for unlawful property tax collections, racketeering, violation of the IRS Code, and unlawfully re-classifying my property for the sole purpose of taxation. There is no law that requires Private Owners to Record their private property deeds in the county recorder's office. The recorder of records office has a "good Faith" obligation to explain "full disclosure" and serve written notice in advance, of the legal incapacities and disabilities which were about to befall the plaintiff by recordation, See: U.C.C. 1-203, and 1-201 (25, 26, 27).

A personal property tax on a free natural living being, private individuals must be Constitutional, and applied as the Constitution regulates it. Any other means of collecting property taxes outside of the constitution makes the tax collection void in law. Direct taxes must be "apportioned among the several states which may be included within this Union". [See Article 1, Section 2, Clause 3 and Article 1, Section 9, Clause 4]. These include taxes directly upon people or personal property, " ...all duties, imposts and excises [indirect taxes], shall be uniform throughout the United States". [See Article I, Section 8, Clause 1.]

"Silence can only be equated with fraud where there is a legal or moral duty to speak, or where an inquiry left unanswered would be intentionally misleading. ... Our revenue system is based on the good faith of the taxpayer and the taxpayers should be able to expect the same from the government in its enforcement and collection activities. If that is the case we hope our message is clear. This sort of deception will not be tolerated and if this is routine it should be corrected immediately." U.S. v. Tweel, 550 F.2d 297, 299. See also U.S. v. Prudden, 424 F.2d 1021, 1032; Carmine v. Bowen, 64 A. 932.

The Constitution of the United States of America and Case law shows that since capitation taxes and taxes on personal private property must be apportioned among the States in accordance with the United States Constitution, my personal private property tax is NOT being legally apportioned among the States (or State of Pennsylvania) Montgomery County, therefore, is an unlawful tax. I demand to have the deed to my property removed from your records and returned to me. I demand to have all information (pertaining to my property being unlawfully taxed) removed from the record of agencies related to code enforcement or tax collection. I also demand that any public or State debts attached to my property be discharged. I'm demanding these issues be addressed within 30-days, to avoid the filing of my lawsuit for 20 million in Federal Court. I will also file a freedom of information request demanding copies of all of the records pertaining to my property being unlawfully re-classified for the sole purpose of taxation.

Please contact Mr. Orlando Antonio Acosta, my Power of Attorney, regarding this matter. His mailing address is 1650 Market St. Suite 3600 Philadelphia, PA 19103, His telephone numbers are 267-255-3781 and/or 267-675-7045.

Thank you,
James and Natalie F. Williams

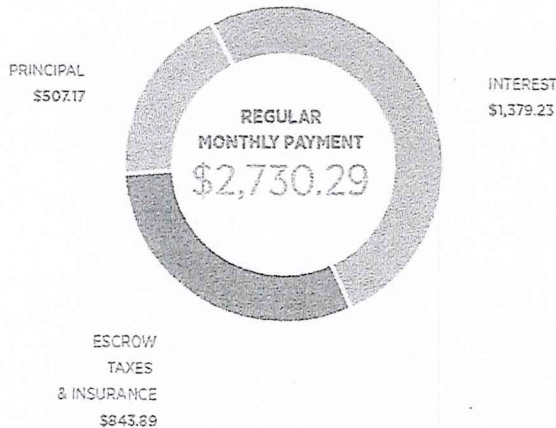


RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181



0003998 01 AB 0.488 01 TR 00021 RNRGET91 100010

NATALIE F WILLIAMS
PRO SE
2246 LOCUST DR
LANSDALE, PA 19446



EXPLANATION OF AMOUNT DUE

REGULAR MONTHLY PAYMENT	\$2,730.29
TOTAL FEES & CHARGES	\$188.64
OVERDUE PAYMENT(S)	\$8,190.87
PARTIAL PAYMENT (UNAPPLIED)	\$0.00
TOTAL AMOUNT DUE	\$11,109.80
TRIAL/WORKOUT PAYMENT AMOUNT	\$0.00

*Please call Mr. Cooper to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

HERE'S SOME HELPFUL INFORMATION

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

Don't like paper? Go Paperless by signing in to your account at www.mrcooper.com and updating your settings. You can also manage your account paperlessly with the Mr. Cooper app. Download it wherever you get your apps.

Want to make payments even easier? Pay online at www.mrcooper.com, on the go with the Mr. Cooper app, or by setting up AutoPay. No matter how you pay, we'll never charge a transaction fee.

Please note the overnight payment address has changed. Please see the back of the statement for the updated address.

TRANSACTION ACTIVITY (08/19/2022 to 09/20/2022)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
09/19/2022	Late Charge Assessed	\$94.32				\$94.32

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

MORTGAGE LOAN STATEMENT

STATEMENT DATE
09/20/2022

PAYMENT DUE DATE
10/01/2022

LOAN NUMBER
0599895059

AMOUNT DUE
\$11,109.80

PROPERTY ADDRESS
2246 LOCUST DR
LANSDALE, PA 19446

If payment is received on or after 10/17/2022, a \$94.32 late fee will be charged.

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432 YOUR Dedicated Loan Specialist is:
Mon-Thu 7 a.m. to 8 p.m. (CT) Bryan Norman
Fri 7 a.m. to 7 p.m. (CT) AND CAN BE REACHED AT:
Sat 8 a.m. to 12 p.m. (CT) (866)-316-2432
www.mrcooper.com or via mail at:
Lake Vista 4
800 State Highway 121 Bypass
Lewisville, TX 75067

Go Paperless.
Sign in to your account to activate.

ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE	\$441,352.82	INTEREST RATE	3.750%
NON-INTEREST BEARING PRINCIPAL BALANCE***	\$48,929.84	ESCROW BALANCE	-\$269.27

***The Non-Interest Bearing Principal Balance includes all deferred amounts related to a mortgage assistance program.

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 08/19/2022	PAID YEAR TO DATE
PRINCIPAL	\$0.00	\$3,010.03
INTEREST	\$0.00	\$8,309.37
ESCROW (TAXES & INSURANCE)	\$0.00	\$5,063.34
OPTIONAL INSURANCE	\$0.00	\$0.00
FEES & CHARGES	\$0.00	\$0.00
LENDER PAID EXPENSES	\$0.00	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$0.00	\$0.00
TOTAL	\$0.00	\$16,381.74

S 00003998 RNRGET91 010045

Loantech LLC
23 Firstfield Rd., Ste. 3635
Gaithersburg, MD 20885
 301.762.7700 Tel
 301.762.1417 Fax
 www.loantech.com

March 1, 2022

This ArmCheck™ mortgage audit report has been prepared especially for:

James Williams
 2246 Locust Drive
 Lansdale, PA 19446

ACK1
 LiborFBDOM

Correct Index Values

09/01/11	0.397
03/01/12	0.808
09/01/12	0.734
03/01/13	0.508
09/01/13	0.413
03/01/14	0.348
09/01/14	0.326
03/01/15	0.362
09/01/15	0.444
03/01/16	0.846
09/01/16	0.923
03/01/17	1.317
09/01/17	1.456
03/01/18	1.839
09/01/18	2.509
03/01/19	2.873
09/01/19	2.218
03/01/20	1.909
09/01/20	0.384
03/01/21	0.087
09/01/21	0.163
03/01/22	0.342

Mortgage Variables

Loan Amount:	\$518,000.00
Adjustment Period (yrs):	6M
Initial Interest Rate:	8.125
Adjustment Cap:	2.000
Lifetime Cap:	14.125
Lifetime Floor:	2.250
Margin:	2.250
Index:	6 M LIBOR
Term:	360
First Payment Due:	9/1/2006
First Rate Change:	8/1/2011
Rounding Procedure:	Nearest
Rounding Increment:	0.125

DESCRIPTION OF INFORMATION CONTAINED IN THIS REPORT

The information above reflects the correct variables as specified in the mortgage note, and if applicable, the addendum, rider and any other information that has been supplied to Loantech. The table on the following pages shows the results of correct calculations for the following values: index series, index values, rounded sum of the index plus margin, monthly payment rates, monthly payments of principal and interest, any additional payments to principal, monthly amortization of principal and interest and the remaining principal loan balance for each payment period.

Payment Date	#	Index Value	Index Plus Margin	Payment Rate	Monthly Payment	Principal Interest Reduction	Loan Balance Remaining
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Payment Date	#	Index Value	Index Plus Margin	Payment Rate	Monthly Payment	Interest	Principal Reduction	Loan Balance Remaining
06/01/19	154	1.317	3.567	5.125	\$2,767.25	\$1,621.94	\$1,145.31	\$378,626.86
07/01/19	155	1.317	3.567	5.125	\$2,767.25	\$1,617.05	\$1,150.20	\$377,476.66
08/01/19	156	1.317	3.567	5.125	\$2,767.25	\$1,612.14	\$1,155.11	\$376,321.55
09/01/19	157	1.317	3.567	4.500	\$2,642.71	\$1,411.21	\$1,231.50	\$375,090.04
10/01/19	158	1.317	3.567	4.500	\$2,642.71	\$1,406.59	\$1,236.12	\$373,853.92
11/01/19	159	1.317	3.567	4.500	\$2,642.71	\$1,401.95	\$1,240.76	\$372,613.17
12/01/19	160	1.317	3.567	4.500	\$2,642.71	\$1,397.30	\$1,245.41	\$371,367.76
01/01/20	161	1.317	3.567	4.500	\$2,642.71	\$1,392.63	\$1,250.08	\$370,117.68
02/01/20	162	1.317	3.567	4.500	\$2,642.71	\$1,387.94	\$1,254.77	\$368,862.91
03/01/20	163	1.317	3.567	4.125	\$2,571.37	\$1,267.97	\$1,303.41	\$367,559.50
04/01/20	164	1.317	3.567	4.125	\$2,571.37	\$1,263.49	\$1,307.89	\$366,251.61
05/01/20	165	1.317	3.567	4.125	\$2,571.37	\$1,258.99	\$1,312.39	\$364,939.23
06/01/20	166	1.317	3.567	4.125	\$2,571.37	\$1,254.48	\$1,316.90	\$363,622.33
07/01/20	167	1.317	3.567	4.125	\$2,571.37	\$1,249.95	\$1,321.42	\$362,300.91
08/01/20	168	1.317	3.567	4.125	\$2,571.37	\$1,245.41	\$1,325.97	\$360,974.94
09/01/20	169	1.317	3.567	2.625	\$2,304.48	\$789.63	\$1,514.84	\$359,460.10
10/01/20	170	1.317	3.567	2.625	\$2,304.48	\$786.32	\$1,518.16	\$357,941.94
11/01/20	171	1.317	3.567	2.625	\$2,304.48	\$783.00	\$1,521.48	\$356,420.46
12/01/20	172	1.317	3.567	2.625	\$2,304.48	\$779.67	\$1,524.81	\$354,895.66
01/01/21	173	1.317	3.567	2.625	\$2,304.48	\$776.33	\$1,528.14	\$353,367.52
02/01/21	174	1.317	3.567	2.625	\$2,304.48	\$772.99	\$1,531.48	\$351,836.03
03/01/21	175	1.317	3.567	2.375	\$2,262.93	\$696.34	\$1,566.58	\$350,269.45
04/01/21	176	1.317	3.567	2.375	\$0.00	\$693.24	-\$693.24	\$350,962.69
05/01/21	177	1.317	3.567	2.375	\$0.00	\$694.61	-\$694.61	\$351,657.30
06/01/21	178	1.317	3.567	2.375	\$0.00	\$695.99	-\$695.99	\$352,353.29
07/01/21	179	1.317	3.567	2.375	\$0.00	\$697.37	-\$697.37	\$353,050.66
08/01/21	180	1.317	3.567	2.375	\$0.00	\$698.75	-\$698.75	\$353,749.40
09/01/21	181	1.317	3.567	2.375	\$0.00	\$700.13	-\$700.13	\$354,449.53
10/01/21	182	1.317	3.567	2.375	\$0.00	\$701.51	-\$701.51	\$355,151.05
11/01/21	183	1.317	3.567	2.375	\$0.00	\$702.90	-\$702.90	\$355,853.95
12/01/21	184	1.317	3.567	2.375	\$0.00	\$704.29	-\$704.29	\$356,558.24
01/01/22	185	1.317	3.567	2.375	\$0.00	\$705.69	-\$705.69	\$357,263.93
02/01/22	186	1.317	3.567	2.375	\$0.00	\$707.08	-\$707.08	\$357,971.02
03/01/22	187	1.317	3.567	2.625	\$0.00	\$783.06	-\$783.06	\$358,754.08
04/01/22	188	NA	NA	NA	NA	NA	NA	NA
05/01/22	189	NA	NA	NA	NA	NA	NA	NA
06/01/22	190	NA	NA	NA	NA	NA	NA	NA
07/01/22	191	NA	NA	NA	NA	NA	NA	NA
08/01/22	192	NA	NA	NA	NA	NA	NA	NA
09/01/22	193	NA	NA	NA	NA	NA	NA	NA
10/01/22	194	NA	NA	NA	NA	NA	NA	NA
11/01/22	195	NA	NA	NA	NA	NA	NA	NA
12/01/22	196	NA	NA	NA	NA	NA	NA	NA
01/01/23	197	NA	NA	NA	NA	NA	NA	NA
02/01/23	198	NA	NA	NA	NA	NA	NA	NA
03/01/23	199	NA	NA	NA	NA	NA	NA	NA
04/01/23	200	NA	NA	NA	NA	NA	NA	NA
05/01/23	201	NA	NA	NA	NA	NA	NA	NA
06/01/23	202	NA	NA	NA	NA	NA	NA	NA
07/01/23	203	NA	NA	NA	NA	NA	NA	NA
08/01/23	204	NA	NA	NA	NA	NA	NA	NA



03/17/2022



OUR INFO
ONLINE
www.mrcooper.com

YOUR INFO
LOAN NUMBER
0599895059

PROPERTY ADDRESS
2246 LOCUST DR
LANSDALE, PA 19446

NATALIE WILLIAMS
2246 LOCUST DR
LANSDALE, PA 19446

Dear NATALIE WILLIAMS:

As you requested, your Pandemic Relief Plan has been extended for an additional period of 3 months.

Beginning with the 04/01/2022 payment, your monthly mortgage payment of \$2,730.29 will continue to be paused. You do not need to make a mortgage payment for 3 months. The same terms and conditions that were detailed in your initial Pandemic Relief Plan letter will remain in effect during the period of the extension.

This Pandemic Relief Plan was not the result of an evaluation of a complete loss mitigation application. You have the option to submit a complete application to receive an evaluation for all options available to you. For more information on alternatives, please contact us.

If you have any questions, your Dedicated Loan Specialist is Edward Sevilla and can be reached at (866)-316-2432 or via mail at PO Box 619097, Dallas, TX 75261. Our hours of operation are Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT). Visit us on the web at www.mrcooper.com for more information.

We hope you and your loved ones are well and that this extension gives you some financial peace of mind during this time.

Sincerely,

Mr. Cooper



- ☐ One or more of the borrowers has become unemployed
- ☐ One or more of the borrowers has been furloughed
- ☐ One or more of the borrowers has had salary / hours reduced
- ☐ One or more of the borrowers was self-employed and business has been impacted
- ☐ Other impact – examples include caring for others, renters not making payments, etc.

If asked, would you be able to provide evidence of your hardship? For example: paystubs, bank statements, unemployment award letter, or Profit & Loss statement.

- ☐ Yes
- ☐ Not at this time

Term of Extension

Your current Pandemic Relief Plan ends on 12/31/21. The requested extension will begin on 01/01/22 and end on 03/31/22.

If your financial hardship due to the COVID-19 pandemic continues, you may request another extension, if available, online or by contacting our customer support team prior to the end of this extension.

Agreement

- ☐ I understand and acknowledge that all initial terms and conditions of my Pandemic Relief Plan remain in effect

October 7, 2022

To: US Department of Justice
950 Pennsylvania Avenue NW
Washington, DC 20530-0001

From: James R. and Natalie F. Williams
2246 Locust Drive
Lansdale, PA 19446
williamsj2362@gmail.com

It is our understanding that the mission of the Department of Justice is to uphold and enforce the laws of the land. We bring our concerns before you trusting that our civil rights be respected and upheld.

We live in a very affluent community of over two hundred homes with an African American population of less than 2%. While that does not convey the many challenges that we have faced, it is naïve to think that our journey has not been filled with many concerns because of it.

It started when we attempted to secure a mortgage for the purchase of our home. Shortly after the closing my deed was recorded. It is my understanding that the original deed should have been presented to us during closing. Instead, our deed was recorded on the County and State registries without our permission. It is our understanding that recording of deeds is optional according to the State Constitution and is left to the home buyers discretion.

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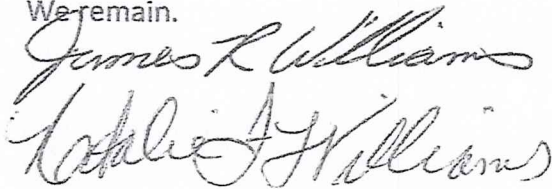
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have been recorded in the first place? Please take note of the enclosed "Notice of Claim for Property Tax Lawsuit" and its list of demands.

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State 2022-17421-0000

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James and Natalie F. Williams
2246 Locust Drive
Lansdale, PA 19446

May 11, 2022

I/C of Patricia Gramm
Tax Collector
1432 N Grange Ave
Collegeville, PA 19426

"NOTICE OF CLAIM FOR PROPERTY TAX LAWSUIT"

I'm serving my "Notice of Claim" for violation of my Constitutional Rights pursuant to 18 U.S.C Sec. 241, and Sec. 2414 Conspiracy against Rights, and Racketeering Statutes (R.I.C.O.), and for Conspiracy against rights for unlawful property tax collections, racketeering, violation of the IRS Code, and unlawfully re-classifying my property for the sole purpose of taxation. There is no law that requires Private Owners to Record their private property deeds in the county recorder's office. The recorder of records office has a "good Faith" obligation to explain "full disclosure" and serve written notice in advance, of the legal incapacities and disabilities which were about to befall the plaintiff by recordation, See: U.C.C. 1-203, and 1-201 (25, 26, 27).

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"Silence can only be equated with fraud where there is a legal or moral duty to speak, or where an inquiry left unanswered would be intentionally misleading. . . Our revenue system is based on the good faith of the taxpayer and the taxpayers should be able to expect the same from the government in its enforcement and collection activities. If that is the case we hope our message is clear. This sort of deception will not be tolerated and if this is routine it should be corrected immediately." U.S. v. Tweel, 550 F.2d 297, 299. See also U.S. v. Prudden, 424 F.2d 1021, 1032; Carmine v. Bowen, 64 A. 932.

The Constitution of the United States of America and Case law shows that since capitation taxes and taxes on personal private property must be apportioned among the States in accordance with the United States Constitution, my personal private property tax is NOT being legally apportioned among the States (or State of Pennsylvania) Montgomery County, therefore, is an unlawful tax. I demand to have the deed to my property removed from your records and returned to me. I demand to have all information (pertaining to my property being unlawfully taxed) removed from the record of agencies related to code enforcement or tax collection. I also demand that any public or State debts attached to my property be discharged. I'm demanding these issues be addressed within 30-days, to avoid the filing of my lawsuit for 20 million in Federal Court. I will also file a freedom of information request demanding copies of all of the records pertaining to my property being unlawfully re-classified for the sole purpose of taxation.

Please contact Mr. Orlando Antonio Acosta, my Power of Attorney, regarding this matter. His mailing address is 1650 Market St. Suite 3600 Philadelphia, PA 19103, His telephone numbers are 267-255-3781 and/or 267-675-7045.

Thank you,
James and Natalie F. Williams

October 7, 2022

To: PA Office of Attorney General
Strawberry Square
Harrisburg, PA 17120

From: James R. and Natalie F. Williams
2246 Locust Drive
Lansdale, PA 19446
williamsj2362@gmail.com

We wish Mr. Shapiro well in his pursuit of the governorship. Reading from a flyer that came to our home today from Mr. Shapiro we trust that we will be heard and our concerns addressed despite their challenging nature of what we are pursuing.

We live in a very affluent community of over two hundred homes with an African American population of less than 2%. While that does not convey the many challenges that we have faced, it is naïve to think that our journey has not been filled with many concerns because of it.

It started when we attempted to secure a mortgage for the purchase of our home. Shortly after the closing my deed was recorded. It is my understanding that the original deed should have been presented to us during closing. Instead, our deed was recorded on the County and State registries without our permission. It is our understanding that recording of deeds is optional according to the State Constitution and is left to the home buyers discretion. Please see the attached letter entitled "Notice of Claim for Property Tax Lawsuit."

The relationship that we have with those who claim to own our mortgage has been a one-sided unilateral contract. They securitized our mortgage (without my permission) and never informed us of a Pooling and Service Agreement. The SSA89 form was never disclosed to us. The Bloomberg Securitization Audit we secured revealed that over \$864,000,000.00 was generated from the bond that MERS created. They used OUR CREDIT, WITHOUT OUR PERMISSION to create this bond.

According to an accounting audit performed on our mortgage the balance as of January 1, 2021 was \$353,367.52. Mr. Cooper sent us a statement saying that the balance on our mortgage is \$441,352.82. What? My wife's credit profile currently states that we owe \$490,282.00. In January of 2021, we placed our mortgage into Pandemic Relief forbearance. We were under the impression that our mortgage value would not increase as a result of the forbearance. Please investigate.

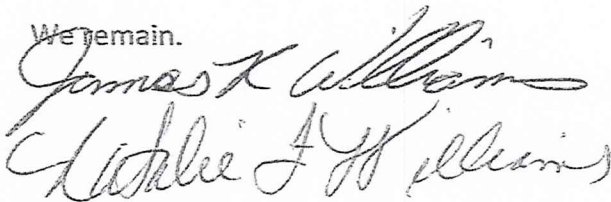
Our research reveals that Mr. Cooper professes to own/service a mortgage that we believe to be fraudulent. The company who set this mortgage up and who has since gone out of business (Lehman Brothers Bank) was not registered to do business in the State of Pennsylvania at the time they acquired our mortgage. Moreover, the company that Lehman Brothers acquired our mortgage from was not registered to do business in Pennsylvania. The title was never properly

transferred. How can you transfer ownership of something that you don't own that never should have been recorded in the first place? Please take note of the enclosed "Notice of Claim for Property Tax Lawsuit" and its list of demands.

It is with great trepidation and frustration that we submit this filing. Trepidation because of what we consider the possible response of those who consider themselves our current mortgage company. It is our contention that they do not legally own our mortgage and do not have the right to collect mortgage payments. We want Mr. Cooper and our township to be held accountable for their activities. Frustration has set in because of what the mortgage company has financially done to us. We are requesting an audit of our account that Mr. Cooper claims to own and a review of what my township has done recording our deed. I am so grateful for the services of our Power of Attorney Mr. Orlando Antonio Acosta. You have permission to contact him as needed at 267-255-3781.

Thank you and we look forward to holding these people accountable.

We remain.

The block contains two handwritten signatures in cursive. The first signature is "James K. Williams" and the second signature is "Stephanie J. Williams".

Enclosed is a copy of both Federal and State filing of this case.

Federal 2:22-cv-01395-GAM

State 2022-17421-0000

In addition to notifying the State Attorney General we are notifying the IRS and the US Department of Justice.

James and Natalie F. Williams
2246 Locust Drive
Lansdale, PA 19446

May 11, 2022

I/C of Patricia Gramm
Tax Collector
1432 N Grange Ave
Collegeville, PA 19426

"NOTICE OF CLAIM FOR PROPERTY TAX LAWSUIT"

I'm serving my "Notice of Claim" for violation of my Constitutional Rights pursuant to 18 U.S.C Sec. 241, and Sec. 2414 Conspiracy against Rights, and Racketeering Statutes (R.I.C.O.), and for Conspiracy against rights for unlawful property tax collections, racketeering, violation of the IRS Code, and unlawfully re-classifying my property for the sole purpose of taxation. There is no law that requires Private Owners to Record their private property deeds in the county recorder's office. The recorder of records office has a "good Faith" obligation to explain "full disclosure" and serve written notice in advance, of the legal incapacities and disabilities which were about to befall the plaintiff by recordation, See: U.C.C. 1-203, and 1-201 (25, 26, 27).

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Thank you,
James and Natalie F. Williams

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IRS

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Your item was picked up at a postal facility at 2:49 am on October 10, 2022 in FRESNO, CA 93706 by IRS. The item was signed for by T JACKSON.

Delivered**Delivered, Individual Picked Up at Postal Facility**

FRESNO, CA 93706

October 10, 2022, 2:49 am

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*Department of Justice***Latest Update**

Your item arrived at the WASHINGTON, DC 20530 post office at 11:45 am on October 11, 2022 and is ready for pickup.

Delivered

Available for Pickup

Available for Pickup

WASHINGTON, DC 20530
October 11, 2022, 11:45 am

Arrived at Post Office

WASHINGTON, DC 20018
October 11, 2022, 10:04 am

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Text & Email Updates



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Proof of Delivery



[FAQs >](#)

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[Remove X](#)**9534913918122281903660**[Copy](#)[Add to Informed Delivery](#)[\(https://informedelivery.usps.com/\)](https://informedelivery.usps.com/)*PA Office of Attorney General***Latest Update**

Your item has been delivered and is available at a PO Box at 6:40 am on October 11, 2022 in HARRISBURG, PA 17107.

Delivered**Delivered, PO Box**

HARRISBURG, PA 17107

October 11, 2022, 6:40 am

[See All Tracking History](#)

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VERIFICATION

I verify that the statements made in this filing are true and correct to the best of my knowledge, and belief. I understand that false statements made herein are subject to the penalties of 18 PA. C.S. Subsection 4904, relating to unsworn falsification to authorities.

Date:

10/11/22

Signature

James R. Williams
Nashie J. Williams